

**ABSTRACT AMENDMENTS:**

Please replace the Abstract with the following amended Abstract:

A payment card transaction notification and authorization system provides a notification message to a payment card holder of an attempted transaction using his/her payment card. The system provides multiple options for the payment card holder to decline authorization of the attempted transaction. The multiple options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.